

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

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|-------------|--|-------------------|-------------------|
| Applicant:  | Ashish Gupta   | Docket No.:       | 70655.5000        |
| Serial No.: | 10/711,290   | Examiner:         | Bruce I. Ebersman |
| Filed:      | September 8, 2004  | Group Art Unit:   | 3691              |
| Title:      | SYSTEMS, METHODS, AND<br>DEVICES FOR COMBINED<br>CREDIT CARD AND STORED<br>VALUE TRANSACTION<br>ACCOUNTS | Confirmation No.: | 5289              |

**AMENDMENT AND REPLY**

Mail Stop AF  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the final Office Action dated December 8, 2009, of which this Reply is filed within two months, please amend the above-identified application as follows:

**Amendments to the Claims** begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.